



Healthcare Sharing and Healthcare Reform A Position Statement from Christian Care Ministry, Inc. (CCM) in response to filing of the Senate Bill on Healthcare

September 21, 2009—Not-for-profit Christian Care Ministry, Inc. (CCM) has been serving the Christian community by facilitating healthcare sharing for over 15 years. Unlike health insurance, the Medi-Share program brings like-minded Christians together to share each other's medical bills—nearly 40,000 currently participate. Since its inception in 1993, over \$450 million in medical expenses have been shared.

Not being health insurance gives CCM a unique perspective on healthcare reform while being very concerned about the government controlling healthcare and limiting choices. Medi-Share members consider healthcare sharing a religious right and privilege—using their healthcare dollars to help like-minded Christians and trusting the Lord to provide through other Christians to help them in a time of need.

Healthcare reform as it is being packaged right now will adversely affect CCM's ability to serve the Christian community through healthcare sharing.

Concerns of CCM:

Mandates for individual and/or employer-provided health insurance jeopardize sharing programs like Medi-Share. If health insurance is mandated, CCM will pursue an exemption, as was successful in Massachusetts in 2007; but without one, the 100,000 members of sharing ministries will be forced back in to the insurance system. The just-released Senate Finance bill provides an exemption from the excise tax for sharing ministry members (see p. 29), but it has a long way to go before becoming law

It is likely that more people will be forced into a government provided or government-approved plan. If more people are on Medicare-level reimbursements, then either providers will suffer financially or they will charge even more to patients with private insurance. At the same time, private insurers will be forced to “cover everyone regardless of pre-existing conditions.” Thus, private insurance will become unaffordable and most will gravitate to the public “option” out of necessity.

The public option will likely mandate funding for abortions on demand. As a Christian ministry, CCM and its members are fundamentally opposed to abortion and appreciate that it is not a “healthcare cost” that will ever be funded with their sharing dollars through CCM.

Unaffordable. Thus far, every version of Congress' plans will result in an increase in the deficit. As believers, CCM does not view this as good stewardship of the resources God has blessed this country with.

Government control. Regardless of the rhetoric, ultimately, the government believes that the only way to control costs is to ration care. That is currently being practiced in other countries such as the U.K.

Irreversible. All government social entitlement programs, which "Medicare for all" would be, tend to be indefinite.

Religious freedom is in jeopardy. It starts with taking away the right to voluntarily share medical bills with other believers based on what CCM believes is a biblical mandate to care for one another. As Christians, CCM is concerned about any effort that limits the personal choice to help other Christians with dollars and prayers.

Is reform necessary? Absolutely. There are some definite flaws in the current system, but all in all, it is CCM's position that it is not irreparable or in need of scrapping and starting over.

Here are some suggestions to improve the current system:

Tort Reform. There are big dollars involved in suing insurance companies. Juries tend to award ridiculous amounts of money to people, many of whom deserve to be compensated, but to what extreme? Between malpractice premiums and excess testing/defensive medicine, this must be part of any reform plan. With half of the states already passing some form of tort reform, why not the rest?

A cost and outcomes database. Smart consumers of healthcare would be able to "shop around" for the best prices for their healthcare services---give people the tools and a vested interest in controlling the costs and they will use them. CCM members have been known to shop around for their care, and feel a greater sense of responsibility in stewardship of fellow members' dollars.

Expand discounts and incentives for healthy lifestyles. The Centers for Disease Control and Prevention estimate that 50% of all health costs are related to behavior... so let's change behavior. Since its inception in 1993, CCM has proactively served its membership with health and lifestyle counseling and tools. A health discount incentive is offered to members that prove that their lifestyle choices are resulting in good health.

Offer a federal licensing program for health insurers. If a health insurance company wants to sell a policy in more than one state, let them pursue a federal insurance license and show that it complies with a set of minimum federal standards (which obviously must be sensible), then let them sell it everywhere instead of having to go state-by-state to get approval.

Make health insurance portable and not subject to cancellation except for non-payment. The most effective way to do that is to make all insurance individual, not group. If this were the case every person would be more aware of the actual cost of healthcare. This should be coupled

with policies being non-cancellable except for non-payment or a failure to disclose pertinent health information.

Ensure there is competition. The government must step in to prevent organizations from monopolizing healthcare. There are some hospital systems acquiring all the hospitals in a given geographic area so in the end there is one high price regardless of where you go. How can patients shop and compare under those circumstances?

Encourage the use of insurance “alternatives” such as healthcare sharing, rather than penalize or attack users of these innovative programs. For thousands of years, religious communities have successfully cared for their own. Only recently, have rising healthcare costs and bureaucracy made it more challenging. By allowing citizens to “opt out” of the insurance system and choose healthcare sharing, there is less of a burden on the private and public systems and more of an opportunity for members to take control of their health and take a stand on issues that are important to them, such as not funding abortions.

Robert Y. Baldwin, President
Christian Care Ministry

For more information or to schedule an interview, contact:

Abby Rieb

321-308-7770 x 2264

arieb@tccm.org

www.medi-share.org

*And do not forget to do good and to share with others,
for with such sacrifices God is pleased. Hebrews 13:16 (NIV)*